

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on 3/31/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors — Do not file this notice in connection with any proof of claim you submit to the court.
 See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mary Ann DeCarlo
 33 E Honeysuckle Drive
 Round Lake, IL 60073

Case Number: 15-11760
 Office Code: 1

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
 nos:
 xxx-xx-5999

Attorney for Debtor(s) (name and address):

Paul M Bach
 Sulaiman Law Group, Ltd.
 900 Jorie Boulevard
 Suite 150
 Oak Brook, IL 60523
 Telephone number: (630)575-8181

Bankruptcy Trustee (name and address):

Glenn B Stearns
 801 Warrenville Road
 Suite 650
 Lisle, IL 60532
 Telephone number: 630-981-3888

Meeting of Creditors:

Date: **May 11, 2015**

Time: **10:30 AM**

Location: **105 East Route 83, Mundelein, IL 60060**

All debtors are required to attend and bring a picture ID and proof of their Social Security Number to the 341 meeting.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **8/10/15**

For a governmental unit (except as otherwise provided in Fed. R.
 Bankr. P. 3002(c)(1)): **9/28/15**

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Filing of Plan, Hearing on Confirmation of Plan and Attorney Fees

The debtor has filed a plan. The plan or a summary of the plan is enclosed. The hearing on confirmation and to consider a request by debtor's counsel for payment of legal fees will be held:

Date: **June 19, 2015**, Time: **11:00 AM**, Location: **1792 Nicole Lane, Round Lake Beach, IL 60073**

The Disclosure of Compensation has been filed and the debtor's attorney is requesting fees of \$ 4000.00

If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 7/10/15

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

Eastern Division
 219 S Dearborn
 7th Floor
 Chicago, IL 60604
 Telephone number: 1-866-222-8029

For the Court:

Clerk of the Bankruptcy Court:
 Jeffrey P. Allsteadt

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: April 1, 2015

EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 10") can be obtained at the United States Courts Web site: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Mary Ann DeCarlo
 Debtor

Case No. 15-11760-ABG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: ajauregui
 Form ID: b9i

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Apr 01, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 03, 2015.

db +Mary Ann DeCarlo, 33 E Honeysuckle Drive, Round Lake, IL 60073-4023
 tr +Glenn B Stearns, 801 Warrenville Road, Suite 650, Lisle, IL 60532-4350
 23127106 +Adventist Hinsdale Hospital, 135 North Oak Street, Hinsdale, IL 60521-3860
 23127107 +Adventist LaGrange Memorial Hospital, 75 Remittance Drive, Suite 3204,
 Chicago, IL 60675-3204
 23127109 +Care One Credit, PO BOX 129, Columbia, MD 21045-0129
 23127111 +Convergent Healthcare Recoveries Inc, 124 SW Adams Street, Suite 215,
 Peoria, IL 61602-2321
 23127114 Equifax Information Services, LLC, 1550 Peachtree Street NW, Atlanta, GA 30309
 23127115 +Experian Information Solutions, Inc., 475 Anton Boulevard, Costa Mesa, CA 92626-7037
 23127118 +Lake County Clerk, 18 North County Street, Room 101, Waukegan, IL 60085-4340
 23127121 +Merchants Credit Guide, 223 W. Jackson Boulevard, Suite 700, Chicago, IL 60606-6914
 23127126 +Ocwen Loan Servicing, 3451 Hammond Avenue, Waterloo, IA 50702-5345
 23127127 +Ocwen Mortgage, Attn: Bankruptcy, P.O. Box 24738, West Palm Beach, FL 33416-4738
 23127130 Trans Union LLC, P.O. Box 2000, Chester, PA 19016-2000
 23127131 +Walmart, Asset Protection Recovery, PO Box 101928, Dept 4295, Birmingham, AL 35210-6928
 23127132 +Walmart Stores Inc, 702 SW 8th Street, 6487, Bentonville, AR 72716-6209

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: ecfbach@gmail.com Apr 02 2015 01:58:35 Paul M Bach, Sulaiman Law Group, Ltd.,
 900 Jorie Boulevard, Suite 150, Oak Brook, IL 60523
 ust +E-mail/Text: USTPREGION11.ES.ECF@USDOT.GOV Apr 02 2015 02:00:07 Patrick S Layng,
 Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,
 Chicago, IL 60604-2027
 23127108 +E-mail/Text: bankruptcy@cavps.com Apr 02 2015 02:00:53 Calvary Portfolio Services,
 Attention: Bankruptcy Department, 500 Summit Lake Drive, Suite 400,
 Valhalla, NY 10595-1340
 23127110 +E-mail/Text: bankruptcy@cavps.com Apr 02 2015 02:00:54 Cavalry Portfolio Services,
 500 Summit Lake Drive, Valhalla, NY 10595-2322
 23127112 +EDI: CONVERGENT.COM Apr 02 2015 01:29:00 Convergent Outsourcing, Inc, 800 SW 39th Street,
 PO Box 9004, Renton, WA 98057-9004
 23127113 +EDI: CONVERGENT.COM Apr 02 2015 01:29:00 Convergent Outsourcing, Inc., PO Box 9004,
 Renton, WA 98057-9004
 23127116 +EDI: RMSC.COM Apr 02 2015 01:29:00 GE Capital Retail Consumer Finance, 1600 Summer Street,
 Fifth Floor, Stamford, CT 06905-5125
 23127117 +EDI: RMSC.COM Apr 02 2015 01:29:00 GE Money Bank Care Card, Po Box 960061,
 Orlando, FL 32896-0061
 23127119 +E-mail/Text: sdvorak@lakecountyil.gov Apr 02 2015 01:58:40 Lake County Treasurer,
 18 N. County Street, Room 102, Waukegan, IL 60085-4361
 23127120 +EDI: MID8.COM Apr 02 2015 01:28:00 MCM, Dept 12421, PO Box 603, Oaks, PA 19456-0603
 23127123 +EDI: MID8.COM Apr 02 2015 01:28:00 Midland Credit Management, Inc.,
 8875 Aero Drive Suite 200, San Diego, CA 92123-2255
 23127122 +EDI: MID8.COM Apr 02 2015 01:28:00 Midland Credit Management, Inc., 8875 Aero Drive,
 San Diego, CA 92123-2255
 23127124 +EDI: MID8.COM Apr 02 2015 01:28:00 Midland Funding, 8875 Aero Drive, Suite 200,
 San Diego, CA 92123-2255
 23127125 +Fax: 407-737-5634 Apr 02 2015 02:24:42 Ocwen Loan, 1661 Worthington Road, Suite 100,
 West Palm Beach, FL 33409-6493
 23127128 +EDI: RMSC.COM Apr 02 2015 01:29:00 Old Navy, PO BOX 960017, Orlando, FL 32896-0017
 23127129 EDI: PRA.COM Apr 02 2015 01:28:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,
 Norfolk, VA 23541

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 23127133 West Palm Beach Condominium Association

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 03, 2015

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: ajauregui
Form ID: b9i

Page 2 of 2
Total Noticed: 31

Date Rcvd: Apr 01, 2015

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 1, 2015 at the address(es) listed below:

Glenn B Stearns mcguckin_m@lisle13.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Paul M Bach on behalf of Debtor Mary Ann DeCarlo ecfbach@gmail.com,
ECFNotice@sulaimanlaw.com;Courtinfo@Sulaimanlaw.com;bkycourtinfo@gmail.com;Paul@BachOffices.com;m
badwan@sulaimanlaw.com;bkycourtinfo@gmail.com;sulaiman.igotnotices@gmail.com;bkecf_sulaiman@bkexp
ress.info

TOTAL: 3